

CAPITAL ONE FINANCIAL CORPORATION

	CPP Disbursement Date 11/14/2008	RSSD (Holding Company) 2277860	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$127,360	\$126,901	-0.4%		
Loans	\$70,568	\$71,434	1.2%		
Construction & development	\$3,230	\$2,484	-23.1%		
Closed-end 1-4 family residential	\$13,965	\$11,551	-17.3%		
Home equity	\$2,433	\$2,207	-9.3%		
Credit card	\$0	\$746			
Other consumer	\$20,016	\$19,565	-2.3%		
Commercial & Industrial	\$11,141	\$10,898	-2.2%		
Commercial real estate	\$10,694	\$10,318	-3.5%		
Unused commitments	\$12,142	\$17,530	44.4%		
Securitization outstanding principal	\$6,589	\$2,789	-57.7%		
Mortgage-backed securities (GSE and private issue)	\$21,771	\$23,401	7.5%		
Asset-backed securities	\$7,166	\$5,437	-24.1%		
Other securities	\$929	\$888	-4.4%		
Cash & balances due	\$4,664	\$3,356	-28.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$302	\$457	51.3%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$306	\$410	33.8%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$103,906	\$102,674	-1.2%		
Deposits	\$95,538	\$96,593	1.1%		
Total other borrowings	\$5,236	\$2,600	-50.3%		
FHLB advances	\$3,233	\$1,144	-64.6%		
Equity					
Equity capital at quarter end	\$23,453	\$24,226	3.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1,802	\$101	NA		
Performance Ratios					
Tier 1 leverage ratio	7.4%	8.1%	--		
Tier 1 risk based capital ratio	10.2%	11.1%	--		
Total risk based capital ratio	11.5%	12.4%	--		
Return on equity ¹	-2.0%	1.9%	--		
Return on assets ¹	-0.4%	0.4%	--		
Net interest margin ¹	5.0%	5.1%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	93.0%	78.7%	--		
Loss provision to net charge-offs (qtr)	102.8%	76.6%	--		
Net charge-offs to average loans and leases ¹	3.6%	2.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	10.7%	6.8%	2.6%	0.8%	--
Closed-end 1-4 family residential	10.8%	13.8%	0.2%	0.3%	--
Home equity	2.2%	2.5%	1.8%	0.7%	--
Credit card	0.0%	2.5%	0.0%	2.3%	--
Other consumer	0.7%	0.6%	1.6%	1.1%	--
Commercial & Industrial	2.8%	1.2%	0.8%	0.7%	--
Commercial real estate	3.1%	2.1%	1.0%	0.5%	--
Total loans	3.9%	3.3%	1.0%	0.6%	--